



Order Filed on December 27, 2022
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

**Caption in Compliance with
D.N.J.LBR 9004-1**

STEWART LEGAL GROUP, P.L.

Formed in the State of Florida

Gavin N. Stewart, Esq.

Of Counsel to Bonial & Associates, P.C.

401 East Jackson Street, Suite 2340

Tampa, FL 33602

Tel: 813-371-1231/Fax: 813-371-1232

E-mail: gavin@stewartlegalgroup.com

Attorney for Toyota Motor Credit Corporation

In re:

Shirley Davis

aka Shirley Jean McBurroughs

Debtor.

Chapter: 13

Case No.: 20-23744-RG

Hearing Date: December 21, 2022

Judge Rosemary Gambardella

**CONSENT ORDER RESOLVING
MOTION TO VACATE AUTOMATIC STAY**

The relief set forth on the following pages is hereby **ORDERED**.

DATED: December 27, 2022

A handwritten signature in cursive script, reading "Rosemary Gambardella".

Honorable Rosemary Gambardella
United States Bankruptcy Judge

Debtor: Shirley Davis
Case No.: 20-23744-RG
Caption of Order: **CONSENT ORDER RESOLVING MOTION TO VACATE
AUTOMATIC STAY**

THIS MATTER having been opened to the Court upon the Motion to Vacate Automatic Stay (“Motion”) filed by Toyota Motor Credit Corporation (“Creditor”), and whereas the post-petition arrearage was \$1,169.85 as of December 14, 2021, and whereas the Debtors and Creditor seek to resolve the Motion, it is hereby **ORDERED**:

1. The automatic stay provided under 11 U.S.C. §362(a) shall remain in effect as to Movant’s interest in the following property: **2015 Toyota 4Runner, VIN: JTEBU5JRXF5218431** provided that the Debtor complies with the following:

- a. Beginning on or before **January 1, 2023** and continuing for six (6) months on the first (1st) day of each subsequent month, the Debtor shall cure the post-petition arrearage above, **\$1,169.85**, by making five (5) payments of **\$195.00** each and one (1) payment of **\$194.85** directly to the Creditor; and
- b. In addition to the above, the Debtor shall resume making the regular monthly payments to Creditor as they become due beginning with the **January 1, 2023** payment.

2. All direct payments due hereunder shall be sent directly to Creditor at the following address: **Toyota Motor Credit Corporation P.O. Box 9490, Cedar Rapids, Iowa 52409-9490.**

3. The Debtor will be in default under the Consent Order if the Debtor fails to comply with the payment terms and conditions set forth in above paragraphs and/or if the Debtor fails to make any payment due to Creditor under the Chapter 13 Plan.

4. If the Debtor fails to cure the default within thirty (30) days from the date of default, Creditor may submit a Certificate of Default to the Court on fourteen (14) days’ notice to counsel

for Debtor and the Chapter 13 Trustee for an order lifting the automatic stay imposed under 11 U.S.C. § 362(a) and permitting Creditor to exercise any rights under the loan documents with respect to the Vehicle.

5. Creditor is awarded reimbursement of attorney fees and costs in the amount of \$250.00 and \$188.00, respectfully to be paid through the Chapter 13 Plan.

STIPULATED AND AGREED:

/s/Nicholas Fitzgerald
Nicholas Fitzgerald, Esquire
Fitzgerald & Associates
649 Newark Avenue
Jersey City, NJ 07306
Counsel to Debtor

/s/Gavin N. Stewart
Gavin N. Stewart, Esq.
Stewart Legal Group, P.L.
401 East Jackson Street, Suite 2340
Tampa, FL 33602
Counsel to Creditor

In re:
Shirley Davis
Debtor

Case No. 20-23744-RG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Dec 27, 2022

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 29, 2022:

Recip ID	Recipient Name and Address
db	+ Shirley Davis, 11 Liberty Street, Newton, NJ 07860-1724

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 29, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 27, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Roundpoint Mortgage Servicing Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Gavin Stewart	on behalf of Creditor Toyota Motor Credit Corporation bk@stewartlegalgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Nicholas Fitzgerald	on behalf of Debtor Shirley Davis fitz2law@gmail.com
Shauna M Deluca	on behalf of Creditor JPMORGAN CHASE BANK N.A. sdeluca@hasbanilight.com, hllawpc@gmail.com
Sindi Mncina	on behalf of Creditor JPMORGAN CHASE BANK N.A. smncina@raslg.com

District/off: 0312-2

User: admin

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Date Rcvd: Dec 27, 2022

Form ID: pdf903

Total Noticed: 1

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7